

**THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE:

FIGORE, VICTORIA

DEBTOR

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**CASE NO. 02-44135-R
CHAPTER 7**

**TRUSTEE'S
FINAL REPORT AND PROPOSED DISTRIBUTION**

LINDA S. PAYNE, trustee of the estate of the above-named Debtor(s), certifies under penalty of perjury, to the Court and the United States Trustee, that the trustee has faithfully and properly fulfilled the duties of her office and that the trustee has examined all proofs of claims as appropriate under the proposed distribution, and that the proposed distribution, attached hereto, is proper, and consistent with the law and rules of court. The Trustee applies for the commissions and expenses set forth herein and states that they are reasonable and proper.

I hereby authorize the Office of the United States Trustee to file by electronic means this Trustee's Final Report, Application for Compensation and Report of Proposed Distribution on my behalf, and I agree and acknowledge that the designation of my signature on this document once filed, constitutes my valid signature for the purposes of 11 U.S.C. § 704(9) and Fed.R.Bankr.Pro.9011.

Therefore, the Trustee requests that the Final Report, Application for Compensation and Report of Proposed Distribution be approved.

Date: March 31, 2004

/s/ Linda Payne
Linda Payne, Trustee

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE:

FIGORE, VICTORIA

DEBTOR

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**CASE NO. 02-44135-R
CHAPTER 7**

**TRUSTEE'S FINAL REPORT AND APPLICATION TO CLOSE CASE AND
DISCHARGE TRUSTEE**

The Trustee of the estate presents the following final report:

1. The Trustee applies for commissions and expenses set forth in Schedule A and states: That they are reasonable and proper; that in the course of the performance of duties, the Trustee has advanced moneys from personal funds for expenses, and the Trustee has not been reimbursed.
2. The Trustee submits Form I as a summary of the assets and an estate property record. Any property scheduled under 11 U.S.C. Sec. 521(1) and not administered shall be deemed abandoned pursuant to 11 U.S.C. Sec. 554 (c).
3. The Trustee has reduced all assets of this estate to cash or otherwise lawfully disposed of them and the estate is ready to be closed.
4. The Trustee submits Form II as the account of estate cash receipts and disbursements.
5. There is no agreement or understanding between the Trustee and any other person for a division of the compensation sought by this application except as permitted by the Bankruptcy Code.
6. The Trustee requests approval of this final report.
7. The trustee has examined each and every claim filed and noted her approval of claims as filed, or she has filed objections to allowance or requests for reclassification.
8. The Trustee further requests that after final distribution of all moneys in accordance with the Trustee's Report of Final Distribution, and upon filing of a Supplemental Final Report and Account and certification by the U. S. Trustee the trustee be discharged from office and that the case be closed.

I declare under penalty of perjury that this Report and attached Schedules are true and correct to the best of my knowledge and belief.

Dated: March 31, 2004

/s/ Linda Payne
Linda Payne, Trustee

SCHEDULE A-1

FINAL ACCOUNT AS OF: 03/30/04

A: Receipts \$2,508.56

B. Disbursements

1. Secured Creditors-----\$

2. Administrative-----

3. Priority-----

4. Other-----

Total disbursements----- \$

C. Current Balance \$2,508.56

Form 1

Page: 1

Individual Estate Property Record and Report
Asset Cases

Case Number: 02-44135 DRS
Case Name: FIORE, VICTORIA ANN
Period Ending: 03/31/04

Trustee: (631540) LINDA S. PAYNE
Filed (f) or Converted (c): 07/30/02 (f)
\$341(a) Meeting Date: 09/16/02
Claims Bar Date: 12/27/02

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA) Gross Value of Remaining Assets
1	4548 Banyan Lane, Dallas - Homestead	575,000.00	0.00	DA	0.00	FA
2	Bank accounts Requested bank statements. No balance after all checks cleared and mortgage paid.	1,213.67	1,213.67	DA	0.00	FA
3	Household Goods	4,000.00	0.00	DA	0.00	FA
4	Clothing and jewelry May be over the allowed exemption - waiting for appraisals. Received appraisals - no objection	9,825.00	0.00	DA	0.00	FA
5	American Airlines Insurance Term Life	0.00	0.00	DA	0.00	FA
6	Supersaver AA Retirement	2,600.00	0.00	DA	0.00	FA
7	1996 Jaguar	12,000.00	0.00	DA	0.00	FA
8	2 dogs	0.00	0.00	DA	0.00	FA
9	Preference to American Express This was made by her husband - not her. He did not file.	4,089.73	4,089.73		0.00	FA
10	Deposit with Allegiance Title Husband did not file - this is her half of community property.	5,000.00	5,000.00		2,500.00	FA
Int	INTEREST (u)	Unknown	N/A		8.56	Unknown

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 02-44135 DRS

Case Name: FIORE, VICTORIA ANN

Period Ending: 03/31/04

Trustee: (631540)

LINDA S. PAYNE

Filed (f) or Converted (c): 07/30/02 (f)

\$341(a) Meeting Date: 09/16/02

Claims Bar Date: 12/27/02

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA) Gross Value of Remaining Assets
11	Assets	Totals (Excluding unknown values)	\$613,728.40	\$10,303.40	\$2,508.56	\$0.00

Major Activities Affecting Case Closing:

Objection to exemptions set for 4/22/03

Initial Projected Date Of Final Report (TFR): July 30, 2004

Current Projected Date Of Final Report (TFR): July 30, 2004

Form 2

Page: 1

Cash Receipts And Disbursements Record

Case Number: 02-44135 DRS
Case Name: FIORE, VICTORIA ANN
Taxpayer ID #: 13-7348979
Period Ending: 03/31/04

Trustee: LINDA S. PAYNE (631540)
Bank Name: JPMORGAN CHASE BANK
Account: 312-8897706-65 - Money Market Account
Blanket Bond: \$300,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Money Market Account Balance
01/15/03	{10}	Victoria Fiore	Refund of deposit on new condo	1129-000	2,500.00		2,500.00
01/31/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.4300%	1270-000	0.32		2,500.32
02/28/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.4300%	1270-000	0.82		2,501.14
03/31/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.4000%	1270-000	0.87		2,502.01
04/30/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.4000%	1270-000	0.82		2,502.83
05/30/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.4000%	1270-000	0.85		2,503.68
06/30/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.3000%	1270-000	0.69		2,504.37
07/31/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.3000%	1270-000	0.64		2,505.01
08/29/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.2500%	1270-000	0.53		2,505.54
09/30/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.2500%	1270-000	0.51		2,506.05
10/31/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.2000%	1270-000	0.48		2,506.53
11/28/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.2000%	1270-000	0.41		2,506.94
12/31/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.2000%	1270-000	0.43		2,507.37
01/30/04	Int	JPMORGAN CHASE BANK	Interest posting at 0.2000%	1270-000	0.42		2,507.79
02/27/04	Int	JPMORGAN CHASE BANK	Interest posting at 0.2000%	1270-000	0.40		2,508.19
03/30/04	Int	JPMORGAN CHASE BANK	Current Interest Rate is 0.1500%	1270-000	0.37		2,508.56
03/30/04		To Account #312889770666	Final Report	9999-000		2,508.56	0.00

ACCOUNT TOTALS

Less: Bank Transfers

Subtotal

Less: Payments to Debtors

NET Receipts / Disbursements

2,508.56	2,508.56	\$0.00
0.00	2,508.56	
2,508.56	0.00	
	0.00	
\$2,508.56	\$0.00	

Form 2

Page: 2

Cash Receipts And Disbursements Record

Case Number: 02-44135 DRS
Case Name: FIORE, VICTORIA ANN
Taxpayer ID #: 13-7348979
Period Ending: 03/31/04

Trustee: LINDA S. PAYNE (631540)
Bank Name: JPMORGAN CHASE BANK
Account: 312-8897706-66 - Checking Account
Blanket Bond: \$300,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/30/04		From Account #312889770665	Final Report	9999-000	2,508.56	2,508.56
ACCOUNT TOTALS						
			Less: Bank Transfers	2,508.56	0.00	\$2,508.56
			Subtotal	0.00	0.00	
			Less: Payments to Debtors		0.00	
			NET Receipts / Disbursements	\$0.00	\$0.00	
TOTAL - ALL ACCOUNTS						
			MMA # 312-8897706-65	2,508.56	0.00	0.00
			Checking # 312-8897706-66	0.00	0.00	2,508.56
				\$2,508.56	\$0.00	\$2,508.56

SCHEDULE B
APPLICATION FOR COMPENSATION

TRUSTEE COMPENSATION:

Total Receipts	\$2,508.56	25% of First \$5,000.00	\$ 627.14
Balance	\$	10% of Next \$45,000.00	\$
Balance	\$	5% of Next \$950,000.00	
Balance	\$	3% of Remaining Balance	\$
TOTAL COMMISSIONS			\$ 627.14

UNREIMBURSED EXPENSES: (See attached breakdown)

Recording Fees-----	
Premium on bond-----	
Travel-----	77.00
Clerical & Stenographic-----	75.00
Copies-----	16.25
Postage-----	8.39
Certified Mail (1)-----	
Court Certification-----	
Federal Express-----	

TOTAL UNREIMBURSED EXPENSES-\$176.64

RECORDS:

Trustee did not take possession of business or
personal records of the debtor.

____X____

Trustee did take possession of business or
personal records of the debtor.

Notice given to debtor on
to pick up business or personal records in
hands of trustee. If not picked up within
30 days such records or work files may be
destroyed.

Exhibit "A"
Expenses of Fiore

Travel:

Dallas - Meet with debtor at her house to examine household
goods, etc. 220 miles

220 miles @ 0.35 cents a mile = \$77.00

<u>Secretarial, Copies & Postage:</u>	<u>Copies</u>	<u>Postage</u>
Motion to Extend Time to File Objections to Discharge (#12 on docket) 1.00	21	1.48
Trustee's Objection to Exemptions (#37 on docket) 0.75	18	1.48
Final Report (E filed) 1.00	20	
Supplemental Final Report (E filed) 1.00	6	1.48
Mail Checks and Statements to UST		3.95
Totals:		
Travel = 220 Miles @ 0.35 per mile-----	77.00	
Secretarial = 3.75hrs @ \$20.00 per hour -----	75.00	
Copies = 65 @ \$0.25 each-----	16.25	
Postage-----	8.39	

TOTAL: \$ 176.64

**SCHEDULE C
EXPENSES OF ADMINISTRATION**

	AMOUNT CLAIMED	AMOUNT PAID	AMOUNT DUE
1. 11 U.S.C. Sec 507(a)(1) <u>Court Cost and Fees</u>			
A. Notice & Claim Fees \$			
B. Adv. filing fees			
C. Quarterly Chapt 11			
2. 11 U.S.C. Sec 503(b)(1)(a) <u>Preservation of estate</u>			
A. Transportation			
B. Storage			
C. Wages			
D. Estates share FICA			
E. Insurance			
F. Other (itemize)			
3. 11 U.S.C. Sec.503(b)(2) <u>Post-Petition Taxes</u> <u>and related penalties</u>			
4. 11 U.S.C. Sec.503(b)(2) <u>Compensation and</u> <u>Reimbursement</u>			
A. Trustee Fees	627.14	0	627.14
B. Trustee Expenses	176.64		176.64
C. Attorney to Trustee			
D. Expenses for Attorney To Trustee			
E. Attorney for Debtor			
F. Auctioneer Fees Auctioneer Expenses			
5. Other (Itemize)			
 TOTAL-----	 803.78	 0	 803.78

SCHEDULE D

SECURED CLAIMS

Claim #	Claimant	Amount Claimed	Amount Not Determined	Amount Allowed	Previously Paid	Amount Due
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Totals		\$ 0				
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SCHEDULE E

PRIORITY CLAIMS OTHER THAN ADMINISTRATIVE EXPENSES IN THE FOLLOWING ORDER OF PRIORITY

	(1) Claim No.	(2) Amt. Claimed	(3) Amt. Allowed	(4) Amt. Paid	(5) Amt. Due
1. For Credit Extended §364(e)(1)					
2. Claims from failure of adequate protection §307 (a)(b)					
3. "Gap Claims" §507 (a)(2)					
4. Wages, etc. §507 (a)(3)					
5. Contributions to benefit plans §507 (a)(4)					
6. Engaged in raising of grain or fisherman §507 (a)(5)					
7. Consumer deposits §507 (a)(6)					
8. Alimony or child support §507 (a)(7)					
9. Taxes §507 (a)(8)					

TOTAL ALLOWED PRIORITY CLAIMS: \$ 0

TIMELY FILED ALLOWED UNSECURED CLAIMS TOTAL: \$90,644.92

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE:

FIORE, VICTORIA

DEBTOR

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**CASE # 02-44135-R
CHAPTER 7**

TRUSTEE'S REPORT OF PROPOSED FINAL DISTRIBUTIONS

The undersigned Trustee of the estate hereby submits to the Court and to the United States Trustee this Report of Proposed Final Distributions.

1. The Court has entered orders which have become final, and which dispose of all objections to claims, all objections to the Trustee's Final Report, all applications for compensation and all other matters which must be determined by the Court before final distribution can be made.
2. The trustee proposes to make final distribution of the funds of the estate as follows, and will make such distribution unless written objection hereto is made, filed and served on the Trustee and on the United States Trustee.

1. BALANCE ON HAND		\$2,508.56
2. ADMINISTRATIVE EXPENSES TO BE PAID	\$ 803.78	
3. SECURED CLAIMS TO BE PAID	\$0	
4. PRIORITY CLAIMS TO BE PAID	\$0	
5. UNSECURED CLAIMS TO BE PAID	\$1,704.78	
6. OTHER DISTRIBUTIONS TO BE PAID (Surplus to Debtor)	\$0	
7. TOTAL DISTRIBUTIONS TO BE MADE		\$2,508.56
8. ZERO BALANCE AFTER ALL DISTRIBUTIONS	\$ 0	

Dated: March 31, 2004

/s/ Linda S. Payne
Linda S. Payne, Trustee

Claims Distribution Register

Case: 02-44135 FIORE, VICTORIA ANN

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Admin Ch. 7 Claims:								
	07/30/02	200	LINDA S. PAYNE 100 NORTH MAIN ST. PARIS, TX 75460 <2100-00 Trustee Compensation>	627.14	627.14	0.00	627.14	627.14
	07/30/02	200	LINDA S. PAYNE 100 NORTH MAIN ST. PARIS, TX 75460 <2200-00 Trustee Expenses>	176.64	176.64	0.00	176.64	176.64
Total for Priority 200: 100% Paid				\$803.78	\$803.78	\$0.00	\$803.78	\$803.78
Total for Admin Ch. 7 Claims:				\$803.78	\$803.78	\$0.00	\$803.78	\$803.78

Unsecured Claims:

1	10/15/02	610	Dyck-O'Neal, Inc. P.O. Box 735 Addison, Te 75000-1 <7100-00 General Unsecured § 726(a)(2)> Unsecured	81,429.99	81,429.99	0.00	81,429.99	1,531.47
2	10/17/02	610	Nordstrom P O Box 6588 Englewood, CO 80155 <7100-00 General Unsecured § 726(a)(2)> Unsecured	1,247.40	1,247.40	0.00	1,247.40	23.46
3	12/23/02	610	Citibank P O Box 6305 The Lakes, NV 88901 <7100-00 General Unsecured § 726(a)(2)> Unsecured	1,972.11	1,972.11	0.00	1,972.11	37.09
4	12/23/02	610	Universal Bank P O Box 6305 The Lakes, NV 88901 <7100-00 General Unsecured § 726(a)(2)> Unsecured	5,995.42	5,995.42	0.00	5,995.42	112.76
Total for Priority 610: 1.88072% Paid				\$90,644.92	\$90,644.92	\$0.00	\$90,644.92	\$1,704.78
Total for Unsecured Claims:				\$90,644.92	\$90,644.92	\$0.00	\$90,644.92	\$1,704.78
Total for Case :				\$91,448.70	\$91,448.70	\$0.00	\$91,448.70	\$2,508.56